

10. General Information

Benefits Counseling

(formerly Regional Counseling Services)

CalSTRS-trained benefits counselors assist members in retirement planning and provide information about CalSTRS benefit programs. Counseling is provided for individuals in person and in group workshops by telephone.

There are certain times during your career when CalSTRS recommends a personal interview or use of the online retirement benefits calculator:

- at least once before age 55, or earlier if you have 30 years of service credit
- before making a decision to submit a disability application
- before making a decision on the pre-retirement election of an option
- before filing a retirement application

In Person and Workshop Appointments

County offices of education and school districts throughout the state provide locations for counseling. To make an appointment for an interview in person or to reserve a space in a group workshop, call the counseling center of your choice. Appointments are usually scheduled four weeks in advance.

Please tell the appointment coordinator if you are making an appointment for disability programs and benefits so a longer time can be scheduled.

County/City	Phone Number
Alameda/Hayward	510-670-4200
Alameda/Pleasanton	925-426-0102
Contra Costa/Pleasant Hill	925-942-5375
Sacramento/Elk Grove	916-686-7778
Fresno/Fresno	559-497-3797
Kern/Bakersfield	661-636-4880
Los Angeles/Downey	562-922-6414
	or 562-922-6838
Merced/Merced	209-381-6627
Monterey/Monterey	831-784-4213
Orange/Costa Mesa	714-966-4251

Sacramento/Carmichael	916-971-7918
	or 916-971-7919
San Bernardino/Colton	909-433-4686
San Diego/San Diego	858-292-3565
San Francisco/San Francisco	415-355-7756
	or 415-355-7757
San Joaquin/Stockton	209-468-4864
San Mateo/San Mateo	650-312-7712
Santa Barbara/Santa Maria	805-928-0542
Santa Clara/San Jose	408-535-6171
Santa Cruz/Capitola	831-476-7140
Shasta/Redding	530-225-0203
Solano/Fairfield	707-399-4445
Sonoma/Santa Rosa	707-524-2627
Stanislaus/Modesto	209-525-4831
Tulare/Visalia	559-733-6760
Ventura/Camarillo	805-383-1993
Yuba/Marysville	530-749-4900

Telephone Appointments

To schedule a telephone appointment, call 800-228-5453 and be prepared to provide your Social Security number, projected retirement date, contract days, unused sick leave days and your beneficiary(ies) date of birth.

Contacting CalSTRS

Web site www.calstrs.com

The CalSTRS Web site provides current information for members, employers and CalSTRS stakeholders. The CalSTRS site includes such useful features as the *Retirement Benefit Calculator*, which allows members to estimate their retirement benefit. You can also order and download forms and publications. To e-mail CalSTRS, click *Contact CalSTRS*.

myCalSTRS

Now you can access personal account information online in a secure environment. Once registered, you can view and print your *Annual Statement of Account* since 2002 and your 1099R tax forms since 2000;

update your mailing address and phone number; securely send and receive confidential and personal questions and answers; and check your tax withholding and beneficiary choices. Go to www.calstrs.com, click on *myCalSTRS* and select *Register* or *Login*.

Address

CalSTRS
P.O. Box 15275
Sacramento, CA 95851-0275

Telephone Numbers

Customer Service

800-228-5453
Fax 916-229-3879
TTY 916-229-3541

Financial Education Workshop Registration

888-394-2060

Home Loan Program

866-384-4457

Automated Information Services

You can find answers to general benefits questions, as well as order forms and publications, by using CalSTRS automated Teletalk system at 800-228-5453.

Publications and Forms

To order, visit www.calstrs.com or call CalSTRS automated phone system at 800-228-5453 (option 3).

Publications

Cash Balance Benefit Program Information Packet
Community Property Information
Comprehensive Annual Financial Report
Join CalSTRS? Join CalPERS?
Partial Lump Sum
Purchase Additional Service Credit
Refund: Consider the Consequences
Tax Considerations for Rollovers

Teletalk System 800-228-5453

General information about a variety of CalSTRS subjects is available by touch-tone telephone from the CalSTRS Teletalk information system. Teletalk calls are answered electronically. For your convenience, the topics are listed below.

Teletalk Message Codes

90 What's New

100 General Information

101 What is CalSTRS?

102 Location, telephone numbers,
office hours of CalSTRS

103 How to obtain CalSTRS booklets
and forms

104 How to change your address with CalSTRS

105 Direct Deposit

106 What to do in the event of a lost check or
missing direct deposit payment

107 How to have insurance premiums
deducted from your check

108 Spousal acknowledgment of benefit
selection

109 Community property settlements

110 Medicare for active CalSTRS members

111 Member Home Loan Program

112 Which benefit coverage do I have, A or B?

113 Subrogation information

114 Financial Education workshops

115 Unused sick leave

116 Zero-Down Preferred Home Loan Program

117 No Points, No Fees Home Loan Program

150 Membership, Service Credit and
Contributions

151 Who must be a member of CalSTRS?

152 Can someone not mandated to CalSTRS
membership elect optional membership?

153 What is service credit and how is it
determined?

154 Contributions to CalSTRS: what are your
costs as a member?

155 Employer-paid member contribution

200 Benefits Counseling

201 How to make an appointment for a
Benefits counseling interview

202 Benefits counseling appointment phone
numbers for members in Southern
California from Ventura to San Diego
counties

203 Benefits counseling appointment phone
numbers for members in the San Joaquin
Valley from Kern to Calaveras counties

204	Benefits counseling appointment phone numbers for members in the coastal areas from Santa Barbara to Mendocino counties	369	How to change an option after service retirement due to the death of the option beneficiary
205	Benefits counseling appointment phone numbers for members of the northern counties from Trinity to Glenn, and east to Nevada border	370	How to change an option after service retirement due to the dissolution of marriage, annulment, or legal separation
206	Benefits counseling appointment phone numbers for members of Alpine, Colusa, Mono, Sacramento, Solano and Yolo counties, and east to Nevada border	371	Service retirement after reinstatement to active status from an earlier service or disability retirement
250	Purchase of Additional Service Credit and Redeposits	372	Earning limitations after retirement
251	What is a redeposit or the purchase of additional service credit, and what types of service can be purchased?	373	One-year final compensation
252	What will it cost to purchase service credit or redeposit previously refunded contributions?	374	Express benefits
253	How and when is payment made for additional service credit?	375	Retirement Incentive
254	Out-of-state service credit	376	Class-Size Reduction Program
255	Nonqualified service credit	378	Changing option beneficiary to your spouse
256	Consolidation of benefit coverages	379	Partial sum benefit
300	Pre-Retirement Election of an Option	380	CalSTRS Medicare Premium Payment Program
301	What is a pre-retirement election of an option and the eligibility requirements?	381	Concurrent retirement
302	Cancellation or change of a pre-retirement election of an option	400	Disability Benefits
350	Service Retirement	401	What is reasonable accommodation and how does it apply to you?
351	How to apply for service retirement	402	The use of independent medical or vocational evaluations
352	Minimum eligibility for service retirement	403	May I continue to work while filing my application for disability benefits?
353	Overview of unmodified and option benefits	420	Coverage A, Disability Benefit and Rehabilitation Program
354	Unmodified service retirement benefit	421	Overview of Coverage A, the Disability Benefit Program
355	Option 2, service retirement	422	How to apply for a disability benefit and eligibility requirements
356	Option 3, service retirement	423	How your disability benefit is calculated
357	Option 4, service retirement	424	How much income can you earn and still receive your disability benefit?
358	Option 5, service retirement	425	What is continued qualification for a disability benefit
359	Option 6, service retirement	426	When does your disability benefit end and your service retirement begin?
360	Option 7, service retirement	427	What is the CalSTRS Rehabilitation Program and how does it affect you?
361	Option 8, service retirement, multiple option election	428	Eligibility requirements for dependent children
364	Early Retirement Limited Term Reduction Plan	450	Coverage B, Disability Retirement and Rehabilitation Program
366	How your service retirement benefit is calculated	451	Overview of Coverage B, the Disability Retirement Program
367	When you can expect your first retirement check	452	Application and eligibility requirements for a disability retirement
368	When your service retirement benefit will be finalized	453	How your disability retirement is calculated
		454	Earning limitations after disability retirement

455	What is “continued qualification” for disability retirement	602	Quarterly supplemental payments
456	Rehabilitation services for members on disability retirement	603	Change in quarterly supplemental payments
457	Eligibility requirements for dependent children	604	Minimum guaranteed monthly benefit
458	Overview of unmodified and option benefits in the Disability Retirement Program	605	Surviving Remarried Spouse Reinstatement Program
459	Unmodified disability retirement benefit	606	Ad-Hoc Increase 2000
460	Option 2, disability retirement	607	Expanded Minimum Guarantee Monthly Benefit
461	Option 3, disability retirement	608	Defined Benefit Supplemental Program
462	Option 4, disability retirement	609	Longevity Bonus
463	Option 5, disability retirement	650	Tax Liability
464	Option 6, disability retirement	651	Monthly benefit tax withholding requirements
465	Option 7, disability retirement	652	Refunds and lump-sum distribution tax withholding requirements
466	Option 8, disability retirement	653	How to request a duplicate or corrected 1099R Withholding Statement
467	Changing an option or option beneficiary for disability retirement	654	When will I incur income tax liability?
468	Effects of Workers Compensation on disability retirement	655	IRS Code Section 415, what it means to you
500	Death Benefits	656	1099R Information for pre-1989 retired members
501	How to report a death to CalSTRS	657	Repeal of the state source tax
502	The importance of one-time death benefit recipients	700	Refund of Contributions
503	What documentation is required for payment of a one-time death benefit?	701	What you should know about refunds
504	Option payee designation of a beneficiary	702	How to request a refund of your contributions
520	Coverage A, Family Benefit Program	703	Refund rollovers
521	Overview of Coverage A, Family Benefit Program	750	Voluntary Investment Program
522	Benefits payable at the death of a member before service retirement or while receiving a CalSTRS disability benefit	751	What is the CalSTRS 403(b) Program and how does it work?
523	Eligibility requirements for a family benefit	800	Teachers’ Retirement Fund Investment
524	Family death benefits	801	Shareholder voting policy and procedures
550	Coverage B, Survivor Benefits	802	Investments assets portfolio
551	Overview of Coverage B survivor benefits	900	Cash Balance Benefit Program
552	Benefits payable at death of a member before service retirement or disability retirement	901	What is the CalSTRS Cash Balance Benefit Program?
553	Benefits payable to an eligible spouse at death of a member before service or disability retirement.	902	CB Benefit Program eligibility
554	Children’s benefits and eligibility requirements	903	CB Benefit Program advantages
555	Benefits payable at death of a member after service or disability retirement	904	CB Benefit Program benefits
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600	Increases in Benefits		
601	Annual 2 percent cost-of-living improvement		